

Information to identify the case:

Debtor 1	Dorothy Butler	Social Security number or ITIN xxx-xx-2846
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-28012-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy Butler
aka Dorothy L. Butler

12/12/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dorothy Butler
Debtor

Case No. 19-28012-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: 3180W

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db	+ Dorothy Butler, 5013 Oat Fields Dr, Myrtle Beach, SC 29588-3720

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518470805	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 12 2024 21:13:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518493534	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 12 2024 21:13:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518470806	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	American Signature Furniture, Wfnnb, Po Box 182125, Columbus, OH 43218-2125
518470807	+ Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:28:48	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518470808	EDI: BANKAMER	Dec 13 2024 01:41:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27410
518470809	+ EDI: TSYS2	Dec 13 2024 01:41:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518555419	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:29:07	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518470811	+ EDI: CITICORP	Dec 13 2024 01:41:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518470812	+ EDI: CITICORP	Dec 13 2024 01:41:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518470813	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470814	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Ann Taylor Loft, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518470815	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518470816	+ EDI: WFNNB.COM		

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518470817	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518470818	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518470819	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518470820	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Bkl/Uulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470821	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470822	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Capital/JJills, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470823	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenitnybank/Talbots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470824	+ EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenitnybank/William & Sonoma, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518470825	+ EDI: CITICORP	Dec 13 2024 01:41:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
518470826	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 12 2024 21:17:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518470827	EDI: CITICORP	Dec 13 2024 01:41:00	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518559532	Email/Text: BNCnotices@dcmservices.com	Dec 12 2024 21:12:00	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518573780	EDI: JEFFERSONCAP.COM	Dec 13 2024 01:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518470810	EDI: JPMORGANCHASE	Dec 13 2024 01:41:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518505022	+ Email/Text: RASEBN@raslg.com	Dec 12 2024 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518470828	+ Email/Text: PBNCNotifications@perituservices.com	Dec 12 2024 21:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518587435	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:17:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518470829	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2024 21:10:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518572788	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2024 21:10:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518582893	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2024 21:10:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518470830	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2024 21:10:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518588065	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Barnes & Noble, POB 41067, Norfolk VA 23541
518588053	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o CARNIVAL, POB 41067, Norfolk, VA 23541

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518575514	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
518581006	EDI: Q3G.COM	Dec 13 2024 01:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518581007	EDI: Q3G.COM	Dec 13 2024 01:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518470831	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 12 2024 21:13:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
518470833	+ EDI: SYNC	Dec 13 2024 01:41:00	Syncb/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518470834	+ EDI: SYNC	Dec 13 2024 01:41:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518470832	+ EDI: SYNC	Dec 13 2024 01:41:00	Syncb/athleta Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518471846	^ MEBN	Dec 12 2024 20:58:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518470835	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518470836	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518470837	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518470838	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518506654	+ Email/Text: bncmail@w-legal.com	Dec 12 2024 21:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518470839	+ EDI: WTRRNBNK.COM	Dec 13 2024 01:41:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518470840	+ EDI: WFFC2	Dec 13 2024 01:41:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Kevin C. Fayette	on behalf of Debtor Dorothy Butler kfayette@kevinfayette.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4